

2312258-Court-A- US B  
SCHNELLER AND LOMENICK, P.A.  
PO BOX 417

HOLLY SPRINGS, MS 38635

**US Bankruptcy Courthouse**  
**703 Hwy 145 North**  
**Aberdeen, MS 39730**

NOTICE

# United States Bankruptcy Court

## FOR THE

Northern Dist Of MS Aberdeen Division

Debtor 1: <u>ASHLEY RICHMOND</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-6058</u>
	EIN: _____
Debtor 2: _____	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
Case Number: <u>23-12258-JDW</u>	Date Case Filed or Converted to Chapter 13: <u>July 27, 2023</u>

Form 309I (12/15)

## NOTICE OF CHAPTER 13 BANKRUPTCY CASE

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1: Debtor's full name</b>	ASHLEY RICHMOND	
<b>2: All other names used in the last 8 years</b>		
<b>3: Address</b>	2974 HERNANDO RD OLIVE BRANCH, MS 38654	If debtor 2 lives at a different address:
<b>4: Debtor's attorney</b> Name and Address	SCHNELLER AND LOMENICK, P.A. PO BOX 417 HOLLY SPRINGS, MS 38635	Contact phone <u>(662) 252-3224</u> Email _____
<b>5: Bankruptcy trustee</b> Name and Address	Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211-2038	Contact phone <u>(601) 355-6661</u> Email <u>www.barkley13.com</u>
<b>6: Bankruptcy Clerk's office</b> Documents in this case may be filed at this address.  You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	US Bankruptcy Courthouse 703 Hwy 145 North Aberdeen, MS 39730	Hours open _____ Contact phone _____

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For more information, see page 2

<b>7: Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not required to do so.	Date <u>August 29, 2023</u> at <u>11:20 AM</u> Time	Location: Telephonic Conference Phone Number: 866-763-4201 Participate Passcode: 1354730#
<b>8: Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline:</b> <u>October 30, 2023</u></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline:</b> <u>October 05, 2023</u></p> <p><b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline:</b> <u>January 23, 2024</u></p> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.          Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<b>9: Filing of plan</b>	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before September 13, 2023. Objections will be heard on October 03, 2023 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court. the plan may be confirmed without a hearing.  <input checked="" type="checkbox"/> <b>The debtor has filed a plan. The plan or a summary of the plan will be sent separately.</b>	
<b>10: Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11: Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12: Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13: Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

# CERTIFICATE OF MAILING

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CASE: 2312258 TRUSTEE: 73 COURT: 387  
 TASK: 07-28-2023.00440591.N13REV DATED: 07/31/2023

Court	US Bankruptcy Courthouse	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Locke D. Barkley Suite 140	6360 I-55 North Jackson, MS 39211-2038
Debtor	ASHLEY RICHMOND	2974 HERNANDO RD OLIVE BRANCH, MS 38654
799	000002 SCHNELLER AND LOMENICK, P.A.	PO BOX 417 HOLLY SPRINGS, MS 38635
	000009 COMCAST CABLE PO BOX 55126	PAYMENT PROCESSING CENTER BOSTON, MA 02205-5126
	000026 CREDIT COLLECTION	PO BOX 9134 NEEDHAM HEIGHTS, MA 02494
	000016 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19114
	000033 ATTORNEY GENERAL 950 PENNSYLVANIA AVENUE NW	US DEPT OF JUSTICE WASHINGTON, DC 20530-0001
	000031 PORTFOLIO RECOVERY ASSOCIATES	P O BOX 41067 NORFOLK, VA 23541-1067
	000012 HEIGHTS FINANCE DBA FIRST HERITAGE	PO BOX 1947 GREENVILLE, SC 29602
	000014 FORTIVA	PO BOX 105555 ATLANTA, GA 30348
	000021 NATIONWIDE RECOVERY SERVICE	545 W INMAN STREET CLEVELAND, TN 37311
	000013 FIRST PROGRESS	PO BOX 9053 JOHNSON CITY, TN 37615
	000020 MEMPHIS LIGHT GAS & WATER PO BOX 430	CREDIT OPERATIONS MEMPHIS, TN 38101-0430
	000018 METHODIST HEALTHCARE	PO BOX 2279 MEMPHIS, TN 38101-2279
	000027 DESOTO COUNTY COURT 2535 HWY 51 S	ATTN: BANKRUPTCY DEPT HERNANDO, MS 38632
	000034 THE VINEYARD OF OLIVE BRANCH	9400 GOODMAN RD OLIVE BRANCH, MS 38654
	000017 INTERNAL REVENUE SERVICE 900 JEFFERSON AVE	C/O U S ATTORNEY OXFORD, MS 38655-3626
	000005 PHILLIPS AUTOMOTIVE	697 HWY 72 A WALNUT, MS 38683
	000023 PHILLIPS AUTOMOTIVE INC 515 EAST WALDRON ST	C/O APRIL BOSTICK BRADDOCK CORINTH, MS 38834
	000025 CIRCUIT COURT OF ALCORN COUNTY	PO BOX 430 CORINTH, MS 38835
	000029 ATTORNEY GENERALS OFFICE	PO BOX 220 JACKSON, MS 39205
	000019 MS DEPARTMENT OF REVENUE PO BOX 22808	BANKRUPTCY SECTION JACKSON, MS 39225-2808
	000022 WILKINSON LAW FIRM PC	PO BOX 321408 FLOWOOD, MS 39232
	000028 INTERNAL REVENUE SERVICE 100 W CAPITOL ST STE 504	ATTN: SPECIAL PROCESSING STAFF JACKSON, MS 39269-1605

# CERTIFICATE OF MAILING

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TRUSTEE: 73

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DATED: 07/31/2023

000010	COMENITY BANK PO BOX 182125	ATTN BANKRUPTCY DEPT COLUMBUS, OH 43218-2125
000030	ONEMAIN FINANCIAL	PO BOX 3251 EVANSVILLE, IN 47731-3251
000015	IC SYSTEMS	PO BOX 64378 ST PAUL, MN 55164-0000
000011	CONN'S HOME PLUS	PO BOX 805867 DALLAS, TX 75234-5867
000024	WEBBANK DFS	PO BOX 81607 AUSTIN, TX 78708
000008	CELTIC BANK CORPORATION SUITE 300	268 SOUTH STATE STREET SALT LAKE CITY, UT 84111
000007	CAPITAL ONE	PO BOX 30285 SALT LAKE CITY, UT 84130
000006	WESTLAKE FINANCIAL	4751 WILSHIRE BLVD #100 LOS ANGELES, CA 90010
000032	SOUND PHYSICIANS EM GREATER MEMPHIS	P O BOX 748113 LOS ANGELES, CA 90074

34 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 07/31/2023.  
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  
EXECUTED ON 07/31/2023 BY /S/EPIQ Systems, Inc.

\*CM - Indicates notice served via Certified Mail